
EXHIBIT A

ADJUSTABLE RATE NOTE

(1 Year Payment Option / 1 Month LIBOR Index / Payment and Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. INCREASES AND DECREASES TO MY MONTHLY PAYMENT AND MY INTEREST RATE ARE LIMITED. THE PRINCIPAL AMOUNT TO REPAY COULD BE GREATER THAN THE AMOUNT ORIGINALLY BORROWED, BUT NOT MORE THAN THE LIMIT STATED IN THIS NOTE. A BALLOON PAYMENT MAY BE DUE AT MATURITY.

March 28, 2007
[Date]

LIVONIA
[City]

Michigan
[State]

62927 BRAUN DRIVE, WASHINGTON, MI 48094
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay Three Hundred Seven Thousand Six Hundred Fifty and 00/100 Dollars (U.S. \$307,650.00) plus any amounts added in accordance with Sections 3 (C) and 3 (F) of this Note (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Chevy Chase Bank, F.S.B. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by Transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

(A) Interest Rate

Interest will be charged on unpaid principal, including any deferred interest added to the unpaid principal (as described in Section 3 (C) below), until the full amount of principal has been paid. Until the first Interest Rate Change Date (as defined in Section 2 (B) below), I will pay interest at the yearly rate of 8.125%. The interest rate I will pay may change monthly.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 8 (B) of this Note.

(B) Interest Rate Change Dates

The interest rate I will pay may change on the first day of May, 2007, and on that day every month thereafter. Each date on which my interest rate could change is called an "Interest Rate Change Date." The new rate of interest will become effective on each Interest Rate Change Date.

(C) Interest Rate Limits

My interest rate will never be greater than 19.900%. My interest rate will never be less than the Margin as set forth in Section 2 (E) below.

(D) The Index

Beginning with the first Interest Rate Change Date, my interest rate will be based on an Index. The "Index" is the one month London Interbank Offered Rate (LIBOR) as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day after the twenty-fifth day of the month immediately preceding the month in which the Interest Rate Change Date occurs is called the "Current Index."

If the Index or any Index previously substituted under this Section 2 (D) is no longer available, or is otherwise unpublished, the Note Holder may choose a new Index and a new Margin to result in a rate similar to the rate in effect at that time which is based upon comparable information. The Note Holder will give me notice of the choice.

(E) Calculation of Interest Rate Changes

Before each Interest Rate Change Date, the Note Holder will calculate my new interest rate by adding Two and 850/1000 percentage points (2.850%) (the "Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits stated in Section 2 (C) above, the rounded amount will be my new interest rate (the "Fully Indexed Rate") until the next Interest Rate Change Date.

This is certified to be a
TRUE COPY
of the original document

PURCHASE MONEY
MORTGAGE

Return To:
Document Control Dept.
7501 Wisconsin Avenue
Bethesda, MD 20814

cen 38696

MIN 1000153-0556072890-3

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **March 28, 2007**, together with all Riders to this document.

(B) "Borrower" is **FRANK VINCENT SCOLA AND DENISE RENEE DEGREFE**,
Husband And wife

Borrower's address is **62927 BRAUN DRIVE, WASHINGTON, MI 48094**. Borrower is the mortgagor under this Security Instrument.

MICHIGAN-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3023 1/01

VMP -6A(MI) (0005)

Page 1 of 15

Initials: FVS DRD

VMP MORTGAGE FORMS • (800)521-7291



15049087

MIN

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888)679-MERS.

(D) "Lender" is Chevy Chase Bank, F.S.B.

Lender is a federally chartered savings bank
organized and existing under the laws of the United States of America
Lender's address is 7501 Wisconsin Avenue, Bethesda, MD 20814

(E) "Note" means the promissory note signed by Borrower and dated March 28, 2007
The Note states that Borrower owes Lender Three Hundred Seven Thousand Six Hundred
Fifty and 00/100

Dollars

(U.S. \$ 307,650.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than April 1, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input checked="" type="checkbox"/> Other(s) [specify] Legal Descrip. Construction-Perm Rider.

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)
damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on,
the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
Note, plus (ii) any amounts under Section 3 of this Security Instrument.

Initials: JNS
DRD

EXHIBIT B

e-recorded

Liber: 19296 Page: 011
04/18/2008 16:55:24
MACOMB COUNTY, MI SEAL
CARMELLA SABAUGH, REGISTER OF DEEDS
Receipt# 15248

in

MORTGAGE

THIS MORTGAGE SECURES OBLIGATORY FUTURE ADVANCES

THIS MORTGAGE, as amended and extended (this "Mortgage") is signed to secure advances under a GMAC Home Equity Line of Credit agreement (the "Agreement"); it is dated as of March 3, 2008, and is made by Frank V. Scola And Denise Renee Scola F.K.A. Denise Renee De Gref, Husband And Wife who reside(s) at 62927 Braum , Washington, Michigan 48094, as mortgagor(s). This Mortgage is given to the Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee. MERS is the nominee for Lender, GMAC Mortgage, LLC, a Delaware limited liability company f/k/a GMAC Mortgage Corporation ("GMAC"), located at 1100 Virginia Drive, Fort Washington, PA 19034-3200, as hereinafter defined and GMAC's successors and assigns. MERS is organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, telephone (888)679-MERS.

* Alpha Denise R. Scolari

Throughout this Mortgage, "we", "us" and "our" refer to mortgagor(s). "GMAC" refers to GMAC Mortgage, LLC f/k/a GMAC Mortgage Corporation or its assigns. The "Account" refers to the Home Equity line of credit account established by GMAC under the Agreement. "Borrower" refers to each person who signs the Agreement as borrower. The Agreement and this Mortgage, taken together, are called the "Credit Documents." "Signer" refers to any person (other than GMAC) who has signed a Credit Document.

DESCRIPTION OF SECURITY

By signing this Mortgage, we mortgage to MERS acting solely as a nominee for GMAC, subject to the terms of this Mortgage, (a) the real estate located at 62927 Braun, Washington, County of Macomb, State of Michigan 48094, more fully described in Schedule A; (b) all buildings and other structures on the property; (c) all rights we may have in any road, alley, easement or license regarding the property or in any mineral, oil, gas or water which is part of the property; (d) all rents and royalties from the property; (e) all proceeds of any insurance on the property and all refunds of premiums on such insurance; (f) all proceeds of any taking (or threatened taking) of the property by any governmental authority ("condemnation"); and (g) all fixtures on the property at any time (collectively, the "Property").

The Property includes all rights and interests which we now have or which we may acquire in the future. For example, if the security mortgaged under this Mortgage is a leasehold estate and we subsequently acquire fee title to the Property, the rights and interests granted to MERS acting solely as a nominee for GMAC by this Mortgage will include the fee title that we acquire. This Mortgage is also a Security Agreement under the Michigan Uniform Commercial Code and we hereby grant MERS acting solely as a nominee for GMAC a security interest in the personal property described in (d) through (f) above.

SECURED OBLIGATIONS

THIS MORTGAGE SECURES OBLIGATORY FUTURE ADVANCES.

We have signed this Mortgage to secure payment to GMAC of up to \$30,000.00, plus FINANCE CHARGES and any other amounts due GMAC under the Agreement (*the "Total Balance Outstanding"*) and to secure performance by Borrower under the Agreement and our performance of the covenants of this Mortgage (collectively, the "Secured Obligations").

PRIORITY OF ADVANCES

The lien of this Mortgage will attach on the date this Mortgage is recorded. The indebtedness evidenced by the Credit Documents is a revolving indebtedness. The Credit Documents provide that amounts may be advanced, repaid and readvanced from time to time in accordance with the terms and provisions of the Agreement. Accordingly, the aggregate advances during the term of the Credit Documents may exceed the Credit Limit. However, the Total Balance Outstanding less FINANCE CHARGES at any time (*the "Earning Balance Outstanding"*) shall never exceed the Credit Limit, except for advances made to protect the lien of this Mortgage. We agree that the lien and security title of this Mortgage shall not be deemed released or extinguished by operation of law or implied intent of the parties if the Total Balance Outstanding is zero as of the date of this Mortgage or is from time to time reduced to zero by payments made to GMAC.

Account No. **[REDACTED] * * ***
Branch No.: 996
Loan Product: 70% CLTV Standalone

This Instrument Prepared By:
Megan Kenney
GMAC Mortgage, LLC
7 Carnegie Plaza,
Cherry Hill,

NJ 08003

EXHIBIT C

Freddie
Mac

BROKER'S PRICE OPINION

Exterior/Curb Side

Inspection Date 7/22/2011

Freddie Mac Loan # _____

Interior

Servicer Loan # _____

Interior Access Denied

Reason _____

BPO # 4484468

BPO Firm Name Thomas C-Bank	Broker Thomas Bonk	Phone 586-725-0683
SUBJECT PROPERTY DESCRIPTION		
Property Address 62927 BRAUN DR		Unit # _____
City WASHINGTON	County MACOMB	State MI
Zip 48094		Phone _____
Is property currently listed for sale with a real estate firm? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Property Type: <input type="checkbox"/> Townhouse <input checked="" type="checkbox"/> SFD <input type="checkbox"/> 2 Farm <input type="checkbox"/> 3 Fam <input type="checkbox"/> 4 Farm <input type="checkbox"/> Condo <input type="checkbox"/> Mfg Home Condo Fee \$ _____		
Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		
Estimate of repairs needed for subject property		
Interior:		Exterior:
Painting \$ 0	Painting \$ 0	
Structural \$ 0	Structural \$ 0	
Appliances \$ 0	Landscaping \$ 0	
Utilities \$ 0	Roof \$ 0	
Carpet/Floors \$ 0	Windows \$ 0	
Other \$ 0	Other \$ 0	
Cleaning/Trash Removal \$ 0		Do you recommend repairs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Repairs Total: \$ 0		

Overall Property Condition: Excellent Good Fair Poor

Are there any items that require IMMEDIATE attention/action? Yes No

Title/Legal Issues? Yes No

Do any environmental issues affect the value of the property? Yes No

If yes to any of the above, please explain:

NEIGHBORHOOD			
Property Values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining	Predominant Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant		
Marketing Time: <input type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input checked="" type="checkbox"/> Over 6 Mos.	Vacancy Rate: <input checked="" type="checkbox"/> 0-5% <input type="checkbox"/> 5-10% <input type="checkbox"/> 10-20% <input type="checkbox"/> 20% +		
No. of Active Listings in Neighborhood: 16	Price Range of Active Listings in Neighborhood: \$ 160000 to \$ 799000		
COMMENTS			
Subject area is built up with a variety of home styles of various ages and designs. Subject is located in a rural area of homes. Area is req driven by 10-20%. Homes in this area are priced up to 799,000. Prominent area of well kept homes.			

VALUE ESTIMATION			
Probable Sale Price 225000	90-Day Marketing Time 220000	120-Day Marketing Time 225000	180-Day Marketing Time 230000
As Is			
As Repaired 225000	220000	225000	230000
Property should be listed: As Is: <input checked="" type="checkbox"/> As Repaired: <input type="checkbox"/>			
Anticipated Seller-Paid Financing Costs: \$ 0			
COMMENTS: (Describe your marketing strategy and reasons for As Is/As Repaired recommendations)			
Market is slow and homes are not selling easily at the current time. Many homes on the market in subject area, many with more amenities than subject. Priced comparable to surrounding homes. Currently there is a lot of new construction being built in subject area. There are no adverse factors affecting marketability in the subject neighborhood.			



SingleSource
PROPERTY SOLUTIONS

Signature _____

7/22/2011

Date

COMPETITIVE LISTINGS							
ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	62927 BRAUN DR WASHINGTON MI 48094	7650 augusta RD WASHINGTON MI 48094		13193 WINDHAM RD WASHINGTON MI 48094		60488 KITTLE RD WASHINGTON MI 48094	
Proximity to Subject		2.63		2.62		1.39	
Current List Price	\$ 0	\$ 229000		\$ 229000		\$ 234000	
Original List Price	\$ 0	\$ 229000		\$ 229000		\$ 234000	
Original List Date	0	5/31/2011		6/4/2011		6/24/2011	
Value Adjustments (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 8 Bdrm 3 Baths 2.5	Total # of Rooms 8 Bdrm 3 Baths 2.5		Total # of Rooms 9 Bdrm 3 Baths 2.5		Total # of Rooms 8 Bdrm 3 Baths 2	
Gross Living Area	2500 Sq.Ft.	2470 Sq.Ft.	Code:	2500 Sq.Ft.	Code:	2565 Sq.Ft.	Code
Location	RURAL	RURAL	E	RURAL	E	RURAL	E
Site/Lot Size	.89	.22	I	.35	I	.90	E
Design and Appeal	BRICK	BRICK	E	BRICK	E	BRICK	E
Age (number of yrs. since house was built)	10	5	E	7	E	11	E
Overall Condition	GOOD	E		GOOD	E	GOOD	E
Garage/Carport	3 ATT	2 ATT	E	3 ATT	E	2 ATT	E
Porch, Patio Deck, Pool, Fence	PORCH	PORCH	E	PATIO, PORCH	E	PATIO	E
Overall Rating/Est.\$ Value of Adjustments	0	+4000	I	+4000	I	0	E
Indicate Property Most Comparable to Subject (Check One)							<input checked="" type="checkbox"/>
COMMENTS:	COMP 3 APPEARS MOST COMPARABLE TO SUBJECT. CENTRAL AIR, CATHEDRAL CEILINGS, SKYLIGHTS, FRONT AND BACK PORCHES, COMP 2 ADJUST FOR LOT SIZE, PATIO, PORCH, OUTSIDE LIGHTING, FIREPLACE, CENTRAL AIR, MAPLE KIT, CERAMIC FLOORING. COMP 1 GOLF COURSE ACROSS FROM HOME, SPRINKLER SYSTEM, SPA/HOT TUB, CENTRAL AIR, OAK KIT.						

CLOSED SALES							
ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	62927 BRAUN DR WASHINGTON MI 48094	11673 DIAMOND RD WASHINGTON MI 48094		14641 BARTON RD WASHINGTON MI 48094		81308 CEDAR RD WASHINGTON MI 48094	
Proximity to Subject		2.89		2.49		0.86	
Original List Price	\$ 0	\$ 230000		\$ 234500		\$ 239000	
List Price When Sold	\$ 0	\$ 230000		\$ 234500		\$ 239000	
Sales Price	\$ 0	\$ 230000		\$ 220000		\$ 225000	
Sales Date	0	5/31/2011		6/24/2011		5/12/2011	
Days on Market	105	19		67		42	
Value Adjustments (Use the following codes for the adjustments: S=Superior E=Equal I=Inferior U=Unknown)							
DESCRIPTION	DESCRIPTION	DESCRIPTION	ADJ	DESCRIPTION	ADJ	DESCRIPTION	ADJ
Above Grade Room Count	Total # of Rooms 8 Bdrm 3 Baths 2.5	Total # of Rooms 8 Bdrm 4 Baths 2.5		Total # of Rooms 8 Bdrm 3 Baths 2.5		Total # of Rooms 8 Bdrm 4 Baths 2.5	
Gross Living Area	2500 Sq.Ft.	2400 Sq.Ft.	Code:	2500 Sq.Ft.	Code:	2791 Sq.Ft.	Code
Sales or Financing Concessions	0	0	E	0	E	0	E
Location	RURAL	RURAL	E	RURAL	E	RURAL	E
Site/Lot Size	.89	.45	I	.27	I	.34	S
Landscaping	NICELY	NICELY	E	NICELY	E	NICELY	E
Design and Appeal	BRICK	BRICK	E	BRICK	E	BRICK	E
Age (number of yrs. since house was built)	10	17	I	6	E	14	E
Overall Condition	GOOD	E		GOOD	E	GOOD	E
Garage/Carport	3 ATT	2 ATT	E	3 ATT	E	2 ATT	E
Porch, Patio Deck, Pool, Fence	PORCH	PORCH, PATIO	E	PATIO	E	PORCH	E
Overall Rating/Est.\$ Value of Adjustments	0	5000	I	+2000	E	-4000	E
Indicate Property Most Comparable to Subject (Check One)							<input checked="" type="checkbox"/>
COMMENTS:	Subject info is estimated. No priors found and nothing in public records. Sold comp 2 appears to be most comparable to subject in age, style and location, adjustment for lot size, sprinkler system, fireplace, central air, fresh paint in kit and dining. Comp 1 adjustments for age and lot size, central air, fireplace, hardwood flooring. Comp 3 adjustments for garage and gla. walk in closets, newer septic field.						

SUBJECT PHOTOGRAPH ADDENDUM

File No. [REDACTED]

Borrower/Client					
Property Address	62927 BRAUN DR				
City	WASHINGTON	County	MACOMB	State	MI
Lender					



FRONT OF
SUBJECT PROPERTY

Subject Front



REAR OF
SUBJECT PROPERTY

Subject Rear



STREET SCENE

Subject Street

ADDITIONAL PHOTOGRAPH ADDENDUM

File No. XXXXXXXXXX

Borrower/Client					
Property Address	62927 BRAUN DR				
City	WASHINGTON	County	MACOMB	State	MI
Zip Code 48094					
Lender _____					



Subject Address

ADDITIONAL PHOTOGRAPH ADDENDUM

File No. XXXXXXXXXX

Borrower/Client			
Property Address	62927 BRAUN DR		
City	WASHINGTON	County	MACOMB
		State	MI
Lender	Zip Code: 48094		

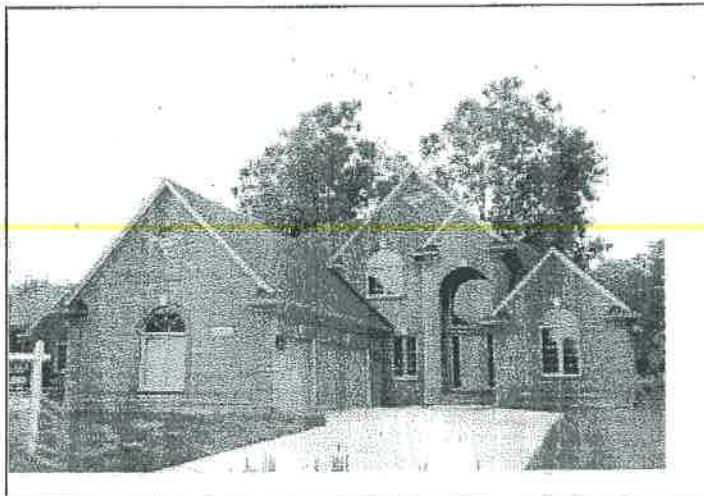
COMPARABLES PHOTOGRAPH ADDENDUM
(Comps 1-3)

File No. 

Borrower/Clien
Property Address 62927 BRAUN DR
City WASHINGTON County MACOMB State MI Zip Code 48094
Lender



Comparable Sale 1
11673 DIAMOND RD
WASHINGTON MI 48094
Date of Sale: 7/12/2011
Sale Price: 230000
Sq. Ft: 2400
\$/ Sq. Ft: _____



Comparable Sale 2
14641 BARTON RD
WASHINGTON MI 48094
Date of Sale: 8/24/2011
Sale Price: 220000
Sq. Ft.: 2500
\$/ Sq Ft:



Comparable Sale 3
61308 CETNOR RD
WASHINGTON MI 48009
Date of Sale: 5/12/2011
Sale Price: 225000
Sq Ft: 2791
S / Sq Ft:

LISTING COMPARABLE PHOTOGRAPH ADDENDUM

Borrower/Client _____ File No. _____
Property Address 62927 BRAUN DR
City WASHINGTON County MACOMB State MI Zip Code 48094
Lender _____



Listing 1 Front

7650 Augusta RD



Listing 2 Front

13193 WINDHAM RD



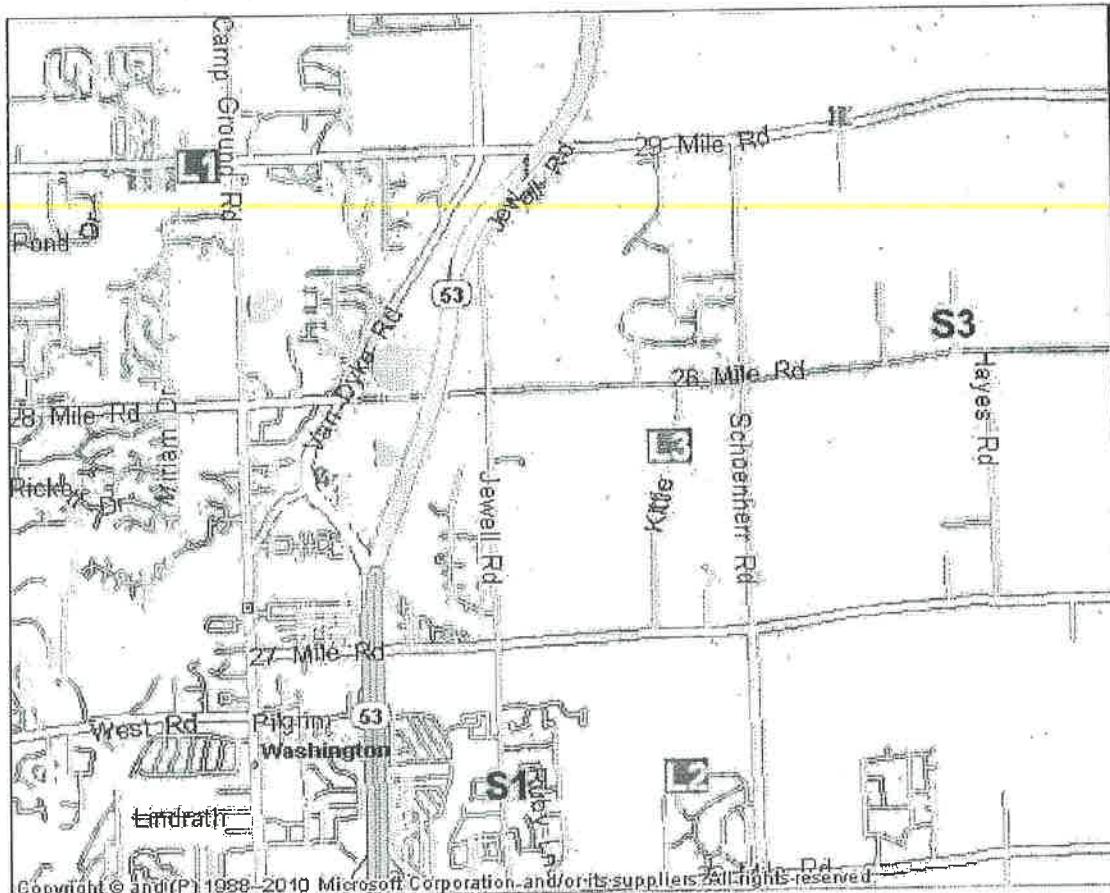
Using 3-Point

60488 KITTLE RD

LOCATION MAP ADDENDUM

File No. [REDACTED]

Borrower/Client					
Property Address	62927 BRAUN DR				
City	WASHINGTON	County	MACOMB	State	MI
Lender					



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Subject Property: 62927 BRAUN DR

Comparables	Distance	Recent Sales	Distance
7650 augusta RD	2.63mi.	S1 11673 DIAMOND RD	2.89mi.
13193 WINDHAM RD	2.62mi.	S2 14641 BARTON RD	Not Found
60488 KITTLE RD	1.39mi.	S3 61308 CETNOR RD	0.88mi.

File No.

Borrower/Client _____
Property Address 62927 BRAUN DR
City WASHINGTON County MACOMB State MI Zip Code 48094
Lender _____

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